

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

IN RE:

Gail Spangler

Debtor.

CASE NO. 19-13276

CHAPTER 13

JUDGE: Cecelia G. Morris

CONSENT ORDER ON MOTION FOR RELIEF FROM STAY

1. The above-styled Motion having been scheduled for a hearing before the Court on October 29, 2020, upon Notice of Assignment of Hearing to each of the above-captioned parties in interest, and it appearing to the Court that the parties consent hereto:
2. FURTHER IT IS HEREBY ORDERED that the Motion for Relief from Stay is denied, as the parties herein agree that the interest of Movant is adequately protected by payment and performance as more particularly set forth hereinafter.
3. FURTHER ORDERED that as of October 1, 2020, the post-petition arrearage is as follows, pursuant to the terms of the Note, as set forth in the chart below:

Number of Missed Payments	From	To	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
12	11/1/2019	10/1/2020	\$6,379.69	\$1,288.50	\$7,668.19	\$92,018.28
1	11/1/2020	11/30/2020	\$6,379.69	\$1,326.73	\$7,706.42	\$7,706.42
Less post-petition partial payments (suspense balance):0.00						
Total				\$99,724.70		

4. This arrearage shall be paid as follows:
Debtor is ordered to make the following payments to cure the post-petition arrearage and other amounts owing set forth in paragraph 3:

Month Stipulation Payment due	Monthly Stipulation Payment Amount
11/1/2020	\$50,000.00
1/1/2021	\$5,524.97
2/1/2021	\$5,524.97
3/1/2021	\$5,524.97
4/1/2021	\$5,524.97
5/1/2021	\$5,524.97
6/1/2021	\$5,524.97
7/1/2021	\$5,524.97

8/1/2021	\$5,524.97
9/1/2021	\$5,524.94

5. Regular payments in the amount of \$7,668.19 to be paid on or before December 30, 2020 and any additional amount as required or allowed by the Note and Security Instrument. Payments should be sent to: Select Portfolio Servicing, Inc. Attn: Remittance Processing P.O. Box 65450 Salt Lake City, UT 84165-0450.

6. FURTHER ORDERED that should Debtor(s) default in payment of any sum specified herein, or in any regular monthly mortgage payments which come due according to Movant's Loan Documents, for the life of the bankruptcy then upon notice of default sent by first class mail to Debtor(s), attorney for Debtor(s) and the Trustee, and failure of Debtor(s) to cure such default within **10** days from the date of receipt of such notice, Movant may file a motion and affidavit of default, with service upon Debtor(s), attorney for Debtor(s) and the Trustee, and the Court may enter an Order releasing Movant from the automatic stay, without further notice or hearing.

7. FURTHER ORDERED that in the event relief from the automatic stay is later granted, the Trustee shall cease funding any balance of Movant's claim, and the provisions of Fed. R. Bank. P. 4001(a)(3) may be waived.

8. FURTHER ORDERED that upon completion of any foreclosure sale, any funds in excess of the amount due to Movant and to any subordinate lienholder(s) properly entitled to receive proceeds under applicable State Law that would otherwise be payable to the Debtor(s), shall be paid to the Trustee by the entity receiving the funds from the foreclosure sale for the benefit of the Estate while the Debtor(s) remains in bankruptcy.

Dated this 28th day of December, 2020

/S/Ted Eric May, Esq.
Attorney for Creditor

/S/Wendy Weathers
Debtor's Attorney